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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.

25213-9075-01

First Named Inventor

Whitney Hilton Stewart

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479280/01

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Assistant Commissioner for Patents
BOX PATENT APPLICATION
Washington, D.C. 20231

Sir:

Enclosed for filing is a complete patent application, entitled "ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK CAPABILITIES" invented by:

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and including the following documents:

Specification including Claims - 55 pages
Abstract of the Disclosure
Drawings - 20 sheets

02/25/02

10082677 022502

Return Receipt Postcard
Declaration, Power of Attorney
Check for \$2,084.00 for filing fee
Assignment
Cover letter for assignment
Check for \$40.00 for assignment recording fee

The filing fee has been calculated as shown below.

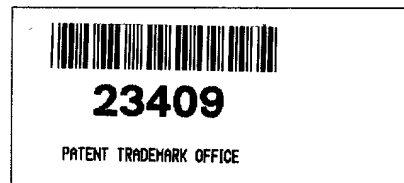
(1) FOR	(2) NUMBER FILED	(3) NUMBER EXTRA	(4) RATE	(5) BASIC FEE \$740.00
TOTAL CLAIMS	76 - 20	= 56	X \$18.00	= \$1,008.00
INDEPENDENT CLAIMS	7 - 3	= 4	X \$84.00	= \$336.00
TOTAL FILING FEE --				\$2,084.00

Please use Figure 1 for front page of published application.

This application claims the benefit of prior filed co-pending provisional patent application number 60/271,156 filed on February 23, 2001.

Charge or credit Deposit Account No. 13-3080 with any shortage or overpayment of the fees associated with this communication. A duplicate copy of this sheet is enclosed.

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Respectfully submitted,

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Date: 2/25/2002
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Resp Atty. TAM